

## MONEY SAVING TIPS

- Get healthy! This could save you money on life insurance and doctor visits.
- Re-evaluate auto insurance policy
  - 1) Lower your deductible to get a lower premium
  - 2) Drop collision insurance on older cars and stick with liability
- Reduce or eliminate eating out
- Bundle services (Cable, internet, phone, etc.)
- Shop online using promo codes
- Keep tires in automobile properly inflated. (Helps to improve gas mileage)
- Consolidate student loans
- Install CFL bulbs (Compact fluorescent light bulbs)
- Unplug unused electrical devices
- Cancel gym/club memberships if using less than once a week
- Reduce/eliminate cable bill
- Reduce/eliminate cell phone or home phone bill
- Reduce travel
- Cancel newspaper/magazine subscriptions
- Buy in bulk
- Buy generic
- Clip, clip, clip, clip, clip coupons
- Direct deposit into savings account
- Make shopping list and stick to it

What money saving tips can you add to the list?

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